

Massachusetts Nongroup Health Insurance

Guaranteed Issue Plan Rates for the Period Between December 1, 2004 and November 30, 2005

Company	Plan	Plan Name	Sample Monthly Rates					
			Single 25 Yr Old		Family 35 Yr Old w/Sp+2 Children		Two Adults 63 Yr Old w/60 Yr Old Spouse	
			Boston	Springfield	Boston	Springfield	Boston	Springfield
Neighborhood Health Plan, Inc. 253 Summer Street Boston, MA 02210 1-800-462-5449	HMO Plan	NHP Non-Group Plan	\$411.15	\$349.47	\$1,116.55	\$949.05	\$1,469.09	\$1,248.70

Enhanced Benefits (if any): None.
 Premium by Geographic Area? Yes. Plan available in Essex, Hampden, Middlesex, Norfolk, Suffolk, Worcester and parts of Bristol and Plymouth counties.
 Payment Mode Discount? No, only monthly rates are available.
 Only available through associations? No
 2004-2005 Enrollment: May contain up to a 6-month pre-existing condition limitation period depending on prior creditable coverage.

New England Life Insurance Company 501 Boylston Street Boston, MA 02116 1-800 237 7767 ext. 6701	Pref Prov Plan	Pref Prov Plan {*}	\$653.96	\$629.42	\$2,260.21	\$2,175.27	\$2,533.75	\$2,438.52
			Dukes	Pittsfield	Dukes	Pittsfield	Dukes	Pittsfield
	Medical Plan	Medical Plan {*}	\$ 928.83	\$ 928.83	\$ 3,211.92	\$ 3,211.92	\$ 3,674.55	\$ 3,674.55
{*} Preferred provider plan is not available in Berkshire/Dukes/Nantucket Counties; Medical Plan is offered instead in these counties only.								

Enhanced Benefits (if any): None.
 Premium by Geographic Area? Yes.
 Payment Mode Discount? No, only monthly rates are available.
 Only available through associations? No.
 2004-2005 Enrollment: May contain up to a 6-month pre-existing condition limitation period depending on prior creditable coverage.